CLAIMS

What is claimed:

5   1.   An internet enabled interface comprising:

a first frame in an on-screen window of a graphical user

interface, wherein said first frame encapsulates a resource

from a third-party internet based service as requested by a

user through an internet enabling software; and

10   a second frame in said on-screen window, wherein said

second frame comprises user-specific information that is

related to content provided from said resource.

           2.   The internet enabled interface of Claim 1, further

15 comprising:

a first direct communication link between said internet

enabling software and said third party internet based service

to provide an interface for said user with said third-party

internet based service through said first frame.

20

           3.   The internet enabled interface of Claim 1, further

comprising:

a second direct communication link between said internet

enabling software and a host portal that provides a bill

25 management service.

4.   The internet enabled interface of Claim 3, wherein said request is initiated at said host portal by said user to request said resource.

5   5.   The internet enabled interface of Claim 1, wherein said user specific information comprises a bank balance.

6.   The internet enabled interface of Claim 1, wherein a request for said resource by said user automatically deep-

10   links said internet enabling software directly to said resource.

7.   The internet enabled interface of Claim 1, wherein said content comprises billing information associated with

15   said user.

8.   The internet enabled interface of Claim 1, wherein said user-specific information comprises personalized information associated with said user.

20

9.   The internet enabled interface of Claim 8, wherein said personalized information comprises a name of said user.

10.   The internet enabled interface of Claim 1, further

25   comprising:

a third frame in said on-screen window, wherein said third frame encapsulates a second resource from another

third-party internet based service as requested by said user

through said internet enabling software, wherein said second

frame comprises other user-specific information that is

related to other content provided from said second resource.

5

11.   The internet enabled interface of Claim 1, wherein

said first frame further comprises a user-interface control

element.

10   12.   The internet enabled interface of Claim 10,

wherein said user-interface control element comprises a

control button.

13.   The internet enabled interface of Claim 10,

15   wherein said user-interface control element comprises a link.

14.   A method for providing a frame-based internet

enabled interface, comprising:

displaying a first frame in an on-screen window of a

20   graphical user interface for display to a user, wherein said

first frame encapsulates a resource from a third party

internet based service as requested by said user through said

internet enabling software; and

displaying a second frame in said on-screen window,

25   wherein said second frame comprises user-specific information

that is related to content provided from said resource.

15.   The method of Claim 14, further comprising:

deep linking to said resource associated with said

third-party internet based service.

5   16.   The method of Claim 14, further comprising:

recording user actions with said third-party internet

based service on said first frame.

17.   The method of Claim 14, further comprising:

10   capturing information from said third-party internet

based service as provided in said first frame; and

storing said information for subsequent access by said

user.

15   18.   The method of Claim 14, further comprising:

establishing a first direct communication link between

said internet enabling software and said third-party internet

based service to provide an interface for said user with said

third-party internet based service through said first frame.

20

19.   The method of Claim 14, further comprising:

establishing a second direct communication link between

said internet enabling software and a host portal that

provides a bill management service, wherein said request is

25   initiated at said host portal by said user to request said

resource.

20.   The method of Claim 14, further comprising:

displaying a user-interface control element in said

first frame.

5   21.   The method of Claim 14, further comprising:

displaying a third frame in said on-screen window,

wherein said third frame encapsulates a second resource from

another third-party internet based service as requested by

said user through said internet enabling software, wherein

10   said second frame comprises other user-specific information

that is related to other content provided from said second

resource.

22.   The method of Claim 14, wherein said third party

15   internet based service comprises a direct-biller web site

23.   The method of Claim 14, wherein said internet

enabling software comprises a browser.

20   25.   A computer system comprising:

a processor; and

a computer readable memory coupled to said processor and

containing program instructions that, when executed,

implement a method for providing a frame-based internet

25   enabled interface, comprising:

displaying a first frame in an on-screen window of a

graphical user interface for display to a user, wherein said

first frame encapsulates a resource from a third party

internet based service as requested by said user through said

internet enabling software; and

    displaying a second frame in said on-screen window,

5 wherein said second frame comprises user-specific information

that is related to content provided from said resource.

    26.   The computer system of Claim 25, wherein said

method further comprises:

10   deep linking to said resource associated with said

third-party internet based service.

    27.   The method of Claim 25, wherein said method

further comprises:

15   recording user actions with said third-party internet

based service on said first frame.

    28.   The method of Claim 25, wherein said method

further comprises:

20   capturing information from said third-party internet

based service as provided in said first frame; and

    storing said information for subsequent access by said

user.

25   29.   The method of Claim 25, wherein said method

further comprises:

establishing a first direct communication link between
said internet enabling software and said third-party internet
based service to provide an interface for said user with said
third-party internet based service through said first frame.

5

30.   The method of Claim 25, wherein said method
further comprises:

establishing a second direct communication link between
said internet enabling software and a host portal that

10   provides a bill management service, wherein said request is
initiated at said host portal by said user to request said
resource.

31.   The method of Claim 25, wherein said method

15   further comprises:

displaying a user-interface control element in said
first frame.

32.   The method of Claim 25, wherein said method

20   further comprises:

displaying a third frame in said on-screen window,
wherein said third frame encapsulates a second resource from
another third-party internet based service as requested by
said user through said internet enabling software, wherein

25   said second frame comprises other user-specific information
that is related to other content provided from said second
resource.

33.   The method of Claim 25, wherein said third party
internet based service comprises a direct-biller web site

5   34.   The method of Claim 25, wherein said internet
enabling software comprises a browser.